



Order Filed on January 14, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

**Justin M. Gillman, Esq.
Gillman & Gillman, LLC
770 Amboy Avenue
Edison, New Jersey 08837
(732) 661-1664
Attorney for Debtors**

In Re:

Michael Cianci
Alyssa Cianci

Case No.: 18-22241

Chapter: 13

Judge: Hon. Michael B. Kaplan, U.S.B.J.

ORDER APPROVING LOAN MODIFICATION AGREEMENT

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: January 14, 2019


Honorable Michael B. Kaplan
United States Bankruptcy Judge

In re: Cianci
Case No: 18-22241

THIS MATTER having been brought before the Court by way of the Debtor's Motion to Approve Loan Modification Agreement with Ditech Financial, LLC, the mortgage servicer on the first mortgage on the Debtor's Residence at 8 Creamer Dr., Sayreville, NJ 08872; Justin M. Gillman, Esq., appearing on behalf of the Debtor and Notice of the within Motion having been given and parties having been given timely Notice of the Motion; and the Court having considered the submissions to it; and for Good Cause Shown;

IT IS ORDERED as follows:

1. THAT the Debtor is hereby authorized to enter into the Loan Modification Agreement which has been provided to the Debtor by Ditech Financial, LLC, under the terms set forth therein.
2. THAT within sixty (60) days of the date of this Order, Ditech Financial, LLC shall amend the pre-petition arrearage portion of their secured claim (Claim No. 30) to reflect the distributions paid through the Plan through the date of the Loan Modification Agreement.
3. THAT the claim of Ditech Financial, LLC (Claim No. 30) shall be treated outside the Plan and there shall be no distributions to Ditech Financial, LLC on its claim through the Plan.
4. TTHAT the Debtor shall file a Modified Plan and Amended Schedule J within twenty (20) days of this Order.
5. THAT with respect to any post-petition orders, claims for post-petition mortgage arrears, and orders for creditor's attorney's fees which are being capitalized into the loan, secured

In re: Cianci

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creditor will amend any and all post- petition orders or claims within 30 days after completion of the loan modification.

6. THAT the secured creditor shall, within thirty (60) days of entry of the within Order, provide a fully executed copy of the Loan Modification Agreement Debtor's counsel.

7. THAT that secured creditor shall forward regular monthly billing statements directly to the Debtor.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Michael P. Cianci
Alyssa Cianci
Debtors

Case No. 18-22241-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2019.
db/jdb +Michael P. Cianci, Alyssa Cianci, P.O. Box 183, Sayreville, NJ 08871-0183

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Justin M Gillman on behalf of Joint Debtor Alyssa Cianci abgillman@optonline.net,
r47252@notify.bestcase.com
Justin M Gillman on behalf of Debtor Michael P. Cianci abgillman@optonline.net,
r47252@notify.bestcase.com
Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7